

23 April 2024

Submission of the Conduct Related Data Return for Credit Institutions

The purpose of this Circular is to inform the industry about the revisions carried out on the Conduct-Related Data Return ('Return') for Credit Institutions.

The Return has been revised to capture more adequate details of the activities of the Credit Institutions for supervision purposes. The list of surveys covering the calendar year 2023 include the following:

- Financial Innovation
- Cross-border activity
- Products & Marketing
- Complaints
- Office of the Arbiter
- Online & Social presence
- Branches
- Sustainable finance
- List of Products
- Additional details

Credit Institutions are urged to refer to the Guidelines and the Glossary available on the MFSA website when compiling the Return for any clarifications they may need in respect of the information to be included in the applicable Survey. Credit Institutions are also urged to refer to the latest version of the Return available on the MFSA website. The documents are accessible via [this link](#) (Credit Institutions – Conduct-Related Data Reporting Requirements).

May we remind you that Credit Institutions are required to submit the Return covering the calendar year 2023 by **31 May 2024**.

The Authority expects Credit Institutions to compile the Return with diligence and due care, after carefully considering the Company's actual business model. The MFSA will adopt a dim view in those circumstances wherein the information as disclosed in the Return is not in line with the discussion held with the Authority during on-site inspections and/or any other supervisory meetings.

Contacts

In case of any queries in relation to the Conduct-Related Data an email can be sent to financialpromotion@mfsa.mt.